Case Number 13-60273 - DDO

NOTE: CHANGE IN DATE

UNITED STATES BANKRUPTCY COURT

District of Minnesota

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 4/19/13.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including DAVID L PEARSON 23711 COUNTY HWY 75 HEWITT, MN 56453	married, maiden, trade, and address): JUDEEN M PEARSON 23711 COUNTY HWY 75 HEWITT, MN 56453
Case Number: 13–60273 – DDO	Social Security/Individual Taxpayer ID/Employer Tax ID/Other Nos.: xxx-xx-5288 xxx-xx-6730
Attorney for Debtor(s) (name and address): Logan M. Moore Velde Moore Ltd. 1118 Broadway Alexandria, MN 56308 Telephone number: 320–763–6561	Bankruptcy Trustee (name and address): Gene W. Doeling 121 Roberts Street PO Box 423 Fargo, ND 58107–0423 Telephone number: 701–232–8757

Meeting of Creditors

Date: June 3, 2013 Time: 11:00 AM

Location: 2nd Floor, 118 S Mill St, Fergus Falls, MN 56537

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 8/12/13 Certificate of Completion of Financial Management Course due: 8/12/13

Credit Counseling and Debtor Education Information can be found at http://www.usdoj.gov/ust/eo/bapcpa/ccde/index.htm

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

If you would like to view the bankruptcy petition and other documents filed by the debtor, they are available for a fee through Pacer (http://pacer.psc.uscourts.gov) or at the Clerk's Office, 301 United States Courthouse, 300 South 4th Street, Minneapolis, MN 55415. You may be a creditor of the debtor. If so, you will receive an additional notice from the court setting forth important deadlines.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office: 301 U.S. Courthouse 300 South Fourth Street Minneapolis, MN 55415 Telephone number: (612)–664–5200 Web address: www.mnb.uscourts.gov	For the Court: Clerk of the Bankruptcy Court: Lori Vosejpka	
Hours Open: Monday – Friday 8:00 AM – 5:00 PM	Date: 4/23/13	

FORM amdb9a (Amended Chapter 7 Individual or Joint Debtor No Asset Case) (12/11)

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	EXPLANATIONS	FORM B9A (12/11)
Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United by or against the debtor(s) listed on the front side, and an order for relief has	
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult this case.	a lawyer to determine your rights in
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common of contacting the debtor by telephone, mail or otherwise to demand repayment; obtain property from the debtor; repossessing the debtor's property; starting and garnishing or deducting from the debtor's wages. Under certain circumst days or not exist at all, although the debtor can request the court to extend on	taking actions to collect money or or continuing lawsuits or foreclosures; tances, the stay may be limited to 30
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a moti the Bankruptcy Code. The debtor may rebut the presumption by showing spe	
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on tin a joint case) must be present at the meeting to be questioned under oath be are welcome to attend, but are not required to do so. The meeting may be co specified in a notice filed with the court.	by the trustee and by creditors. Creditors
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay credit proof of claim at this time. If it later appears that assets are available to pay of telling you that you may file a proof of claim, and telling you the deadline for notice is mailed to a creditor at a foreign address, the creditor may file a mot deadline.	creditors, you will be sent another notice or filing your proof of claim. If this
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your del never try to collect the debt from the debtor. If you believe that the debtor is Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable un (6), you must file a complaint — or a motion if you assert the discharge sho — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Di Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy complaint or motion and any required filing fee by that Deadline.	not entitled to receive a discharge under der Bankruptcy Code §523(a)(2), (4), or uld be denied under §727(a)(8) or (a)(9) ischarge or to Challenge
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt per to creditors. The debtor must file a list of all property claimed as exempt. You clerk's office. If you believe that an exemption claimed by the debtor is not a objection to that exemption. The bankruptcy clerk's office must receive the exemptions listed on the front side.	ou may inspect that list at the bankruptcy authorized by law, you may file an
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankrup on the front side. You may inspect all papers filed, including the list of the d the property claimed as exempt, at the bankruptcy clerk's office.	
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any case.	y questions regarding your rights in this
	Refer to Other Side for Important Deadlines and	Notices

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Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of Minnesota

In re:
DAVID L PEARSON
JUDEEN M PEARSON
Debtors

Case No. 13-60273-DDO Chapter 7

TOTAL: 6

CERTIFICATE OF NOTICE

District/off: 0864-6 User: marsha Page 1 of 2 Date Rcvd: Apr 23, 2013

Form ID: amdb9a Total Noticed: 11

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on

Apr 25, 2013.

Date: Apr 25, 2013

db/jdb +DAVID L PEARSON, JUDEEN M PEARSON, 23711 COUNTY HWY 75, HEWITT, MN 56453-3022 smg +United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070

smg +United States Attorney, 600 US Courthouse, 300 S 4th St, 60291112 BANK OF AMERICA, PO BOX 982235, EL PASO, TX 79998-2235 60291115 +MID MINNESOTA FCU, PO BOX 2907, BAXTER MN 56425-6607

60291116 +STAR BANK, PO BOX 188, BERTHA, MN 56437-0188

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: logan@veldemoore.com Apr 24 2013 00:17:18 Logan M. Moore, Velde Moore Ltd., 1118 Broadway, Alexandria, MN 56308

tr EDI: BGWDOELING.COM Apr 24 2013 00:13:00 Gene W. Doeling, 121 Roberts Street, PO Box 423,

Fargo, ND 58107-0423

smg +EDI: MINNDEPREV.COM Apr 24 2013 00:13:00 Minnesota Department of Revenue, Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447

ust +E-mail/Text: ustpregion12.mn.ecf@usdoj.gov Apr 24 2013 00:17:58 US Trustee,

1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070 60291113 +EDI: CITICORP.COM Apr 24 2013 00:13:00 CITI CARDS, PO BOX 6500, SIOUX FALLS SD 57117-6500

60291114 EDI: HFC.COM Apr 24 2013 00:13:00 HSBC RETAIL SERVICES, PO BOX 5893,

CAROL STREAM, IL 60197-5893

**** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

smg* +US Trustee, 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070

TOTALS: 0. * 1. ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Signature:

Joseph Spections

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District/off: 0864-6 User: marsha Page 2 of 2 Date Rcvd: Apr 23, 2013

Form ID: amdb9a Total Noticed: 11

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 23, 2013 at the address(es) listed below:

Gene W. Doeling mn20@ecfcbis.com
Logan M. Moore on behalf of Joint Debtor JUDEEN M PEARSON logan@veldemoore.com
Logan M. Moore on behalf of Debtor DAVID L PEARSON logan@veldemoore.com

US Trustee ustpregion12.mn.ecf@usdoj.gov

TOTAL: 4